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Sheet 2 of 3

FORM PTO-1449 (REV. 6-89)		U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 16319-03878	Application No. 09/487,233
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				Applicant Scott D. Cook et al	
				Filing Date January 19, 2000	Group Art Unit 2768

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A21	5,659,165	8/19/97	Jennings et al	235	379	
HTD	A22	5,623,547	4/22/97	Jones et al	380	24	
HTD	A23	5,557,516	9/17/96	Hogan	364	408	
HTD	A24	5,455,407	10/3/95	Rosen	235	380	
HTD	A25	5,453,601	9/26/95	Rosen	235	379	
HTD	A26	5,440,634	8/8/95	Jones et al	380	24	
HTD	A27	5,383,113	1/17/95	Kight et al	364	401	
HTD	A28	5,351,296	9/27/94	Sullivan	380	24	
HTD	A29	5,231,571	7/27/93	D'Agnostino	364	408	
HTD	A30	5,220,501	6/15/93	Lawlor et al	364	408	
HTD	A31	5,025,372	6/18/91	Burton et al	364	406	
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HTD	A34	4,866,611	9/12/89	Cree et al	364	300	
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HTD	A37	4,713,761	12/15/87	Sharpe et al	364	406	
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

HTD	C1	"Just Plain Bill", ComputerLetter, Vol. 16, No. 4, pp 1-5 (January 2000).
HTD	C2	"Small Change", ComputerLetter, Vol. 12, No. 10, 4 pages (March 1996).
HTD	C3	Payments Publications , Herndon, VA, 21 pages, (1999).

EXAMINER	HTDass	DATE CONSIDERED
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